

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-31749-CMG  
KIM ROBERTS, Judge: CHRISTINE M. GRAVELLE  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: October 12, 2018  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: ADW    Initial Debtor: KR    Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 250.00 per month to the Chapter 13 Trustee, starting on NOVEMBER 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☐ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:

Description: Debtor's principal residence located at 32 Saxony Circle, Manchester, New Jersey

Proposed date for completion: February 28, 2019

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
WELLS FARGO BANK, N.A.	First mortgage secured to real property located at 32 Saxony Circle, Manchester, New Jersey	\$37,212.52	N/A	\$3,500.00 remainder of arrearage to be cured by loan modification via pending Hardest Hit Fund application	Regular monthly contractual payment estimated at 1,650.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
TOYOTA LEASE TRUST	2015 Toyota Camry Sedan	N/A Leased vehicle. MSRP in July 2015 was 33,984.00	None, Surrendered in full satisfaction of debt

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

SETERUS, Inc., First mortgage secured to property located at 289 North Center Street, Orange, New Jersey 07050

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
TOYOTA LEASE TRUST	\$0.00	Automobile lease of 2016 of Toyota Corolla	Debtor to assume lease	\$199.75 per month

**Part 7: Motions** ☒ NONE

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: November 28, 2017.

Explain below **why** the plan is being modified:

TO ADDRESS LOAN MODIFICATION DEADLINE AND TREATMENT  
OF AUTO LEASES. DEBTOR'S SPOUSE IS PURSUING HARDEST  
HIT FUND MODIFICATION FUNDS

Explain below **how** the plan is being modified:

EXTEND LOAN MOD DEADLINE AND ADDRESSING OTHER  
SECURED CLAIMS

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 12, 2018

/s/ KIM ROBERTS  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: October 12, 2018

/s/ AVRAM D. WHITE  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Kim N Roberts  
DebtorCase No. 17-31749-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 84

Date Rcvd: Oct 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2018.

db  
 517144233 +Kim N Roberts, 32 Saxony Circle, Manchester, NJ 08759-6193  
 517144232 +Barclays Bank, 125 S West Street, Wilmington, DE 19801-5014  
 517144234 +Barclays Bank, 125 South West Street, Wilmington, DE 19801-5014  
 517144235 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 517144255 +Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801  
 517144255 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
 (address filed with court: Citibank, N.A., 7930 NW 110th St., Kansas City, MO 64153)  
 517144254 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Bankruptcy Unit, PO Box 20507, Kansas City, MO 64195)  
 517144249 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
 517144238 Capital One Bank, P.O. Box 83147, Richmond, VA 23285-5147  
 517373430 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,  
 Tucson, AZ 85712-1083  
 517144250 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
 517144251 Citibank, PO Box 6004, Sioux Falls, SD 57117-6004  
 517144253 +Citibank, PO Box 6531, The Lakes, NV 88901-0001  
 517144252 Citibank, PO Box 6405, The Lakes, NV 88901-6405  
 517144256 +Citibank, N.A., PO Box 6615, The Lakes, NV 88901-6615  
 517144257 +Citibank, NA, PO Box 5870, Grand Central Station, New York, NY 10163-5870  
 517144258 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
 517144259 Citicards CBNA, PO Box 6241, lbs CDV Disputes, Sioux Falls, SD 57117-6241  
 517144262 +Comenity Bank, #100, 2795 E Cottonwood Pkwy,, Salt Lake City, UT 84121-7090  
 517144269 Credit One Bank, attn: LNVN Funding, PO Box 385908, Minneapolis, MN 55438-5908  
 517144275 +Department Stores National Bank, 701 E 60th Street N., Sioux Falls, SD 57104-0432  
 517144274 +Department Stores National Bank, attn: Associated Recovery Systems, PO Box 469046,  
 Escondido, CA 92046-9046  
 517292535 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517144276 +Department Stores National Bank Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
 517144277 +Department Stores National Bank/ Macy's, PO Box 8218, Mason, OH 45040-8218  
 517144272 +Department of Veterans Affairs, Lyons Campus, 151 Knollcroft Road, Lyons, NJ 07939-5001  
 517144273 +Department of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269  
 517144280 +Internal Revenue Service, PO Box 025, Atlanta, GA 30301-0025  
 517144290 Macy's, PO Box 8102, Mason, OH 45040  
 517144289 +Macy's, PO Box 8112, Mason, OH 45040-8112  
 517144287 Macy's, PO Box 8108, Mason, OH 45040  
 517144286 Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564  
 517144288 Macy's, PO Box 4580, Carol Stream, IL 60197-4580  
 517370682 +Seterus, Inc., P.O. Box 1047, Hartford, CT 06143-1047  
 517144295 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, PO Box 17187, Baltimore, MD 21297)  
 517481107 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517190497 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 517144299 +Toyota Motor Credit, 260 Interstat North, Circle, NW 12th Floor, Atlanta, GA 30339-2210  
 517144298 +Toyota Motor Credit, Attn: USCB, Inc., 1440 N. Harbor Blvd., #515,  
 Fullerton, CA 92835-4118  
 517144307 US Department of Education, PO Box 4222, Iowa City, IA 52244  
 517144306 +US Department of Education, PO Box 1027, Skokie, IL 60076-8027  
 517144309 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609  
 517144305 +US Department of Education, National Payment Center, PO Box 4169,  
 Greenville, TX 75403-4169  
 517144308 +US Department of Education, Attn: Account Control Technology, PO Box 11750,  
 Bakersfield, CA 93389-1750  
 517144302 +United States Department Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
 517144303 United States Department of Education, PO Box 7202, Utica, NY 13504-7202  
 517197135 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,  
 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 517144312 +Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962  
 517144314 +Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 517144311 +Wells Fargo Home Mortgage, MAC X7801-03K, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 517144313 +Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355  
 517144310 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2018 00:37:13 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 17 2018 00:37:11 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235517144247 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:42:00  
Capital One Bank USA NA, 15000 Capital One Drive, PO # EPUS2-0000473587,  
Henrico, VA 23238

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 84

Date Rcvd: Oct 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517144236 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:42:51 Capital One,  
15000 Capital One Dr, Richmond, VA 23238  
517144242 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:41:59 Capital One Bank,  
PO Box 71083, Charlotte, NC 28272-1083  
517144241 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:41:59 Capital One Bank,  
PO Box 70884, Charlotte, NC 28272-0884  
517144243 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:42:24 Capital One Bank,  
PO Box 650007, Dallas, TX 75265-0007  
517144237 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:42:25 Capital One Bank,  
PO Box 30253, Salt Lake City, UT 84130-0253  
517144239 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:42:51 Capital One Bank,  
PO Box 85147, Richmond, VA 23276-0001  
517144245 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:42:00  
Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281  
517144244 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:42:51 Capital One Bank N.A.,  
PO Box 30285, Salt Lake City, UT 84130-0285  
517144246 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2018 00:42:25 Capital One Bank USA NA,  
PO Box 30281, Salt Lake City, UT 84130-0281  
517144263 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 17 2018 00:36:47 Comenity Bank,  
PO Box 182789, Columbus, OH 43218-2789  
517144260 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 17 2018 00:36:48 Comenity Bank,  
PO Box 183003, Columbus, OH 43218-3003  
517144261 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 17 2018 00:36:47 Comenity Bank,  
PO Box 183789, Columbus, OH 43218-2789  
517144264 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 17 2018 00:36:48 Comenity Capital/ HSN,  
995 W 122nd Ave, Westminster, CO 80234-3417  
517144265 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 17 2018 00:36:48 Comenity Capital/ULTA,  
PO Box 182120, Columbus, OH 43218-2120  
517144267 +E-mail/PDF: creditonebknofications@resurgent.com Oct 17 2018 00:42:06 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
517144266 +E-mail/PDF: creditonebknofications@resurgent.com Oct 17 2018 00:42:07 Credit One Bank,  
PO Box 60500, City Of Industry, CA 91716-0500  
517144270 +E-mail/PDF: creditonebknofications@resurgent.com Oct 17 2018 00:42:07 Credit One Bank NA,  
PO Box 98875, Las Vegas, NV 89193-8875  
517144271 +E-mail/Text: DMCCO.VBASPL@va.gov Oct 17 2018 00:37:50 Department of Veteran Affairs,  
Debit Management Center, PO Box 11930, Saint Paul, MN 55111-0930  
517144278 +E-mail/Text: electronicbkydocs@nelnet.net Oct 17 2018 00:37:15 Dept Of Education/NELNET,  
121 S 13th St, Lincoln, NE 68508-1904  
517144283 E-mail/Text: cio.bncmail@irs.gov Oct 17 2018 00:36:30 Internal Revenue Service,  
ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121  
517370884 E-mail/PDF: resurgentbknofications@resurgent.com Oct 17 2018 00:42:10  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517369620 E-mail/Text: bkr@cardworks.com Oct 17 2018 00:36:12 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517144291 +E-mail/Text: bkr@cardworks.com Oct 17 2018 00:36:12 Merrick Bank Corp, PO Box 9201,  
Old Bethpage, NY 11804-9001  
517144292 +E-mail/Text: electronicbkydocs@nelnet.net Oct 17 2018 00:37:15 Nelnet Lns,  
3015 S Parker Road, Suite 400, Aurora, CO 80014-2904  
517144293 +E-mail/Text: electronicbkydocs@nelnet.net Oct 17 2018 00:37:15 Nelnet Loan Services,  
3015 S Parker Road, Suite 425, Aurora, CO 80014-2904  
517290177 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 17 2018 00:42:29  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
517290212 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 17 2018 00:42:56  
Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541  
517362282 E-mail/Text: bnc-quantum@quantum3group.com Oct 17 2018 00:37:03  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517168461 +E-mail/Text: electronicbkydocs@nelnet.net Oct 17 2018 00:37:15  
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517144304 US Department of Education, 401 S State Street, Room 700F, PO Box 61735  
517144240\* +Capital One Bank, PO Box 85147, Richmond, VA 23276-0001  
517144248\* Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281  
517144268\* Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
517144282\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 745, District Director,  
Chicago, IL 60690)  
517144284\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 660169, Dallas, TX 75266)  
517144279\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724,  
Springfield, NJ 07081-0724)

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 84

Date Rcvd: Oct 16, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517144281\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Functions,  
PO Box 724, Springfield, NJ 07081)  
517144285\* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081  
517144294\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Box 9490,  
Cedar Rapids, IA 52409-9490)  
517144297\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Suite 350,  
Parsippany, NJ 07054)  
517144296\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Ste. 350,  
Parsippany, NJ 07054)  
517144300\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054)  
517144301\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, 19001 South Western Avenue, TC13,  
Torrance, CA 90509-2958)  
517207999\* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013

TOTALS: 1, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Avram D White on behalf of Debtor Kim N Roberts clistbk3@gmail.com,  
adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com  
Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, NA cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jill Manzo on behalf of Creditor SETERUS, INC., as authorized subservicer for FEDERAL  
NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor SETERUS, INC., as authorized subservicer for FEDERAL  
NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9